

# **THE EFFECT OF ELEMENTS OF CULTURE AND PERSONALITY ON EMOTIONAL INTELLIGENCE LEVELS IN SERVICE DELIVERY: A BANKING SERVICE PROVIDER PERSPECTIVE**

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## **ABSTRACT**

This paper investigates the effect of elements of culture and personality, from the perspective of service providers, on the level of emotional intelligence applied during service delivery in the banking sector. The study uses 440 participants who are employees and customers of 20 banks in Ghana. Data are analyzed using Analysis of Variance, independent samples *t* test, Pearson's product moment and partial correlation tests. Findings confirm that each of education, language, religion, income status, gender and temperament significantly relates to service providers' emotional intelligence levels. However, age and tribal affiliation do not significantly relate to service providers' emotional intelligence levels. Each of education, language, religion, income status, gender and temperament makes moderating effects on the relationship between service delivery and emotional intelligence. In this regard, education, language, financial status and temperament empower the relationship between service delivery and emotional intelligence, but religion and gender weaken it. The moderating effects of age and tribal affiliation on the relationship between emotional intelligence and service delivery are very weak.

**KEYWORDS:** Service Delivery, Customer Satisfaction, Emotional Intelligence, Service Providers, Culture, Personality

## **INTRODUCTION**

Research and theory recognize the quality of service delivery as the basis of business growth and performance in the service sector (Zeithaml et al. 1990; Kenbach & Nicola, 2005). Research has shown that many variables influence the course of service delivery and its effect on service quality, customer satisfaction and retention (Martins et al. 2010; Zahid et al. 2011). Similarly at the level of theory, service delivery forms the framework of practices for attaining desired customer patronage, satisfaction and retention (Zeithaml et al. 1990). Fortifying the relationship between service delivery and customer demand, satisfaction and retention in the service sector is the guiding strategy to maximum organizational performance (Radha & Prasad, 2013; Kenbach & Nicola, 2005).

The banking sector is one of the most competitive sectors in the world (Radha & Prasad, 2013); a reason for which most bank managements give utmost attention to service quality (Radha & Prasad, 2013; Kenbach & Nicola, 2005). Service delivery offers a medium for banks to ensure quality of services to meet customer preferences and expectations in view of the high level of competition in the banking sector (Radha & Prasad, 2013). Service delivery is purposed for service quality, where service quality is said to be a measure of the appropriateness of service delivery (Harvey, 1998; Radha & Prasad, 2013).

Service quality is defined as the result of comparing expectations with performance in service delivery

(Harvey, 1998). Service quality is the resulting condition of a service delivery strategy (Farris et al. 2010). Theoretically and empirically, service delivery is said to determine service quality, which in turn affects customer satisfaction and retention (Zeithaml, et al. 1990; Martins et al. 2010). As a result, appropriateness of service delivery is measured as service quality (Zeithaml, et al. 1990; Harvey, 1998).

To ensure effective service delivery and its impact on customer patronage, satisfaction and retention, theory and research suggest that services are to be delivered in the strategy of relationship management (Petrides, 2011; Zahid et al. 211). In a similar recommendation, Komlosi (2013) argues that emotional intelligence (EI) is the basis of effective service delivery through customer relationship management. Invariably, service sector organizations are expected to premise the adoption of principles of relationship marketing in developing and managing organisation-customer interfaces on employees' emotional intelligence (Kenbach & Nicola, 2005; Radha & Nicola, 2013).

Emotional intelligence (EI) is defined as the ability to identify, assess and control the emotions of oneself, of others and of groups (Harms & Credé, 2010). It was first defined by Mayer & Salovey (1997) as "the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions" (p. 18). This definition was later modified by Mayer & Salovey (2001) to "the ability to perceive emotion, integrate emotion to facilitate thought, understand emotions and to regulate emotions towards personal growth" (p. 233). Other modern definitions and concepts of emotional intelligence are influenced by the above definitions and the works of Goleman (1996).

Emotional intelligence is currently divided into trait or ability emotional intelligence, and the two are often treated as mixed emotional intelligence (Mayer et al. 2001). The mixed emotional intelligence is the general way of reckoning EI. Goleman (1996) derived five elements for EI (i.e. self-awareness, self-regulation, social skill, empathy and motivation). This was later reviewed by Goleman (1997) to four, namely self-awareness, self-regulation, social awareness and social skill. The measurement of each type of EI has been worked on by several researchers from different of thought and assumptions.

Research and theory have satisfactorily showed that emotional intelligence affects organisational performance (Mayer et al. 2001), especially in health care (Freshman & Rubino, 2002; Martins et al. 2010) and customer service delivery (Kenbach & Nicola, 2005; Radha & Prasad, 2013). In banking, EI is identified as a factor that contributes to service quality, customer satisfaction and retention through service delivery (Radha & Prasad, 2013). This implies that the ability of employees of banks to exhibit self-awareness, self-regulation, social awareness and social skill impacts customer service delivery, service quality and customer satisfaction and retention. With emotional intelligence, banks are able to treat customers as "blood relations" (Kenbach & Nicola, 2005).

On the other hand, research in varying jurisdictions have shown that emotional intelligence is either directly influenced by some elements of culture and personality or through its relationship with service delivery (Bracket, Mayer, Warner, 2004; Fernandez-Berrocal et al. 2012; Genova-Latham, 2010; Nwadinigwe & Azuka-Obieke, 2012; Rouhani, 2008). Empirically, emotional intelligence is directly affected or through its relationship with service delivery by gender (Fernandez-Berrocal, 2012; Sanchez-Nunez et al. 2008), language (Rouhani, 2008), education (Nwadinigwe & Azuka-Obieke, 2012), temperament (Genova-Latham, 2010) and age (Platsidou, 2013; Fernandez-Berrocal et al. 2012). At the level of theory, tribal affiliation, financial status and religion influence emotional intelligence and its relationship with service delivery (Sjoberg & Littorin, 2003; Stough et al. 2009).

The relation of the above-mentioned variables of culture and personality to emotional intelligence and its relationship with service delivery has less frequently been worked on by researchers globally (Rouhani, 2008; Stough et al. 2009). Most researches in this subject area are limited to specific jurisdictions (Stough et al. 2009). In such a situation, numerous related jurisdictional researches are needed to make a global picture through meta-analysis (Rouhani, 2008; Sjoberg & Littorin, 2003). Unfortunately, no research has been carried out to identify the effect of gender, language, education, temperament, age, tribal affiliation, financial status and religion on emotional intelligence and/or its relationship with service delivery on a national scale. This study therefore aims at verifying theoretical and empirical evidences to the effect of gender, language, education, temperament, age, tribal affiliation, financial status and religion on emotional intelligence (EI) and/or its relationship with service delivery, from the viewpoints of service providers in Ghana's banking sector.

## **OBJECTIVE**

The objective of this study is to verify the empirical and theoretical evidence to the effect of elements of culture and personality, precisely gender, language, education, temperament, age, tribal affiliation, financial status and religion on emotional intelligence (EI) and/or its relationship with service delivery in the banking sector of Ghana. This paper seeks to contribute to the existing body of knowledge about strategies for improving banking service delivery through EI practices.

## **REVIEW OF LITERATURE**

The performance of customer relationship employees of banks and how it impacts service quality and customer satisfaction is underpinned by Goleman's (1995) model of mixed emotional intelligence. It argues that emotional competences are not innate talents; rather they can be learnt. This implies that people can be trained to acquire emotional intelligence. Essence, Goleman's (1995) model implies that education or intellectual training influence people's emotional intelligence (EI). Though the credibility of Goleman's (1995) model has been challenged from different conceptual standpoints (Mayer et al., 2001), it remains the most acceptable derivative for mutual social interaction and business relationships.

The model of Goleman (1995) was originally modified to consist of five main EI constructs or elements by him. These five constructs are explained as follows in the context of customer service delivery in marketing:

- **Self-Awareness:** It is the ability to know customers' and one's emotions, strengths, weaknesses, drives, values and goals and recognize their impact on others while using gut feelings to guide decisions (of the service provider).
- **Self-Regulation:** This involves controlling or redirecting one's disruptive emotions and impulses and adapting to changing circumstances of customers. This is based on the fact that customer taste, preferences or demands keep changing with time.
- **Social Skill:** This involves managing relationships with customers to move them in the desired direction of patronage and retention.
- **Empathy:** This deals with considering customers' feelings, especially when making decisions about product/service packaging and customer-focused strategy implementation.
- **Motivation:** This is a psychological element that drives the service provider to achieve the highest level of customer patronage and satisfaction through service quality.

Boyatzis, Goleman & Rees (1998) later reduced the above five constructs to four, namely self-awareness, self-regulation, social awareness and social skill. The model of the five constructs came with 25 emotional and social competences. The four constructs model, made up of 19 emotional competences, has become the modern framework of measuring EI (Bradberry & Greaves, 2008).

Based on Boyatzis' et al. (1998) revised model, various scales have been developed to measure EI. Broadly, the measurement of mixed EI is currently based on the Emotional and Social Competency Inventory (ESCI) scale developed by Boyatzis and Goleman in 2007 (Bradberry & Greaves, 2008). Meanwhile, this scale is the new version of the Emotional Competency Inventory scale, also developed by Goleman and Boyatzis in 1999. The Emotional Intelligence Appraisal scale is used as a self-report or 360-degree assessment scale (Bradberry & Greaves, 2008).

Stough et al. (2009) reviewed the Big Five Personality Model in connection to emotional intelligence and established that tribal affiliation, financial status and religious affiliation affects level of emotional intelligence in people. This theoretical stance is supported by Sjoberg & Littorin (2003). It is established in this regard that people of hostile tribes and religions are unable to exhibit the basic attributes of emotional intelligence established by Goleman (1995), Bar-On (1997) and Mayer & Salovey (1997). For instance, the rate of violence and war in some parts of the world such as Iran and other Islamic nations is relatively higher (Sjoberg & Littorin, 2003). Stough et al. (2009) posited that emotional intelligence is lacked among members of war-mongering tribes and religions. Additionally, the level of emotional intelligence among the rich is less frequently beneficial to society (Stough et al. 2009; Sjoberg & Littorin, 2003). This is as a result of the fact that the rich pay little respect to poor people (Stough et al. 2009). Though the arguments of Stough et al. (2009) and Sjoberg & Littorin (2003) have received a considerable level of backing in research, they were not empirically derived. Their stances were derived based on how they perceived people of varying tribes, religions and financial backgrounds relative to models of emotional intelligence by Goleman (1995), Bar-On (1997) and Mayer & Salovey (1997) and the Big Five Personality Model.

Though relatively not a popular area, the impact of emotional intelligence on customer service delivery or service provider's performance has been established at the level of research. In the studies of Martins et al. (2010), Zahid et al. (2011) and Komlosi (2013), emotional intelligence was found to impact service provider's performance in health, software engineering and hospitality industries respectively. Freshman & Rubino (2002) also found that emotional intelligence impact service provider's performance in health care. The research of Radha & Prasad (2013), as well as Kenbach & Nicola (2005) established a relatively long chain of relationship between emotional intelligence and service delivery, customer satisfaction and retention in the banking sector, providing a more fitting empirical background in this study. Wirtz & Chung (2003) also found in their research that emotional intelligence has substantial bearing with customer satisfaction through service quality, the outcome of service delivery.

Research in varying jurisdictions have shown that emotional intelligence is either directly influenced by some elements of culture and personality or through its relationship with service delivery (Bracket et al. 2004; Fernandez-Berrocal et al. 2012; Genova-Latham, 2010; Nwadinigwe & Azuka-Obieke, 2012; Rouhani, 2008). Empirically, emotional intelligence is directly affected or through its relationship with service delivery by gender (Fernandez-Berrocal, 2012; Sanchez-Nunez et al. 2008), language (Rouhani, 2008), education (Nwadinigwe & Azuka-Obieke, 2012), temperament (Genova-Latham, 2010) and age (Platsidou, 2013; Fernandez-Berrocal et al. 2012). Females have been found to have a higher level of EI relative to males (Fernandez-Berrocal, 2012; Sanchez-Nunez et al. 2008); nonetheless this is

not originally attributed to service delivery in banking. Moreover, people are able to relate better with others when they use a common native language as the means of communication (Rouhani, 2008). According to Nwadinigwe & Azuka-Obieke (2012), a high level of formal education promotes level of emotional intelligence, and emotional intelligence is maximized in this respect in the face of adequate informal education.

According to Genova-Latham (2010), people with aggressive and ambitious temperaments are more frequently detached from emotional intelligence. These people have a low level of EI and are unable to exhibit it in dealing with others. Age is empirically found to influence emotional intelligence in a peculiar way (Platsidou, 2013). In the study of Fernandez-Berrocal et al. (2012), young adults were found to have higher level of EI, but this situation was moderated by education, personality and culture. On the contrary, Platsidou (2013) found that as people grow up they exhibit a higher level of EI, but in the face of improved education and learning.

In a nut shell, service delivery is related to emotional intelligence (Freshman & Rubino, 2002; Radha & Prasad, 2013; Kenbach & Nicola, 2005), and emotional intelligence (EI) is related to by gender (Fernandez-Berrocal, 2012; Sanchez-Nunez et al. 2008), language (Rouhani, 2008), education (Nwadinigwe & Azuka-Obieke, 2012), temperament (Genova-Latham, 2010) and age (Platsidou, 2013; Fernandez-Berrocal et al. 2012). Theoretically too, emotional intelligence is influenced by tribal and religious affiliation, as well as financial status (Stough et al. 2009; Sjoberg & Lottorin, 2003). Moreover, there is a higher likelihood that gender, language, education, temperament, age, financial status and religious and tribal affiliation influence EI (Platsidou, 2013; Genova-Latham, 2010).

## **HYPOTHESES**

Based on the above theoretical and empirical reviewed literature, this paper seeks to test the following hypotheses:

**H<sub>01</sub>:** Gender, language, education, temperament, age, tribal affiliation, financial status and religious affiliation do not significantly influence the level of service providers' emotional intelligence (EI) in service delivery in Ghana's banking sector.

**H<sub>02</sub>:** Gender, language, education, temperament, age, tribal affiliation, financial status and religious affiliation do not have a moderating effect on the relationship between emotional intelligence (EI) and service delivery in Ghana's banking sector.

## **MATERIALS AND METHODS**

This study adopted a combination of the quantitative and case study research techniques. The use of the quantitative research made way for using inferential statistics in hypotheses testing. The main rationale for using the quantitative approach is to provide adequate basis for estimating reliability and validity of findings, with the need for the generalization of results in mind. The study was also given a case study research orientation, as it focused on the banking sector, with the objective of making in-depth investigation on the research problem.

The population of this study was customers and employees of banks in Ghana. The specific population of was employees and customers who have been respectively working and banking with 20 Ghanaian banks for at least five (5) years. Participating employees were relationship or officers or front desk staff members of the banks. Relationship employees and customers were used in this study owing to the fact that measurement of constructs of ability emotional intelligence in the face of service quality (i.e. outcome of service delivery) customer satisfaction is based on perceptions of employees and behavioral patterns of employees' service delivery. Participating employees and customers were to have, at least, five (5) years relationship experience with the banks to ensure that outcomes of measuring constructs were driven by

ample experience and knowledge of participants, setting the foundation for data validity.

A sample size of 220 for each of employees and customers was chosen from a group of 20 banks in Ghana. The sample size was reached using probability sampling methods, namely simple random and stratified sampling, which together allowed for generalizing findings over the Ghanaian banking sector. The determination of the sample size was informed by the theoretical sample size table of Krejcie & Morgan (1970).

A self-administered questionnaire for employees and customers was used. Constructs of emotional intelligence were measured with employees' questionnaire, which served as a medium of measuring employees' EI potential, at the continuous level, in service delivery. The Emotional Intelligence Appraisal (EIA) and Emotional and Social Competency Inventory (ESCI) scales of EI were used in this measurement. Customer satisfaction and service delivery were measured with customers' questionnaire, which was based on the Zeithml et al. (1990) Service Delivery scale. Through a pilot study conducted on the same population, a reliability level of 78% (for employees) and 74% (for customers) was reached using SPSS.

In data collection, customers (of the sample) at the various banking premises were asked to respond to questionnaires after they had just been attended to by the participating relationship officers, after which employees were issued with questionnaires for completion. This strategy was to ensure that customers provided information based on their current experiences with service delivery. Employees were made to provide responses after customers had gone so as to avoid employees' self-favored responses caused by their prior knowledge of the data collection exercise.

Data analysis was done using student's *t* test, ANOVA and the partial correlation test. These statistical tools were used owing to the fact that continuous data were involved in this study. Generally, continuous (i.e. ratio and interval level) data are analyzed with parametric statistical tools.

## RESULTS

In this section, results are presented and discussed. The first null hypothesis under investigation states that "gender, language, education, temperament, age, tribal affiliation, financial status and religious affiliation do not significantly influence the level of service providers' emotional intelligence (EI) in service delivery in Ghana's banking sector". This is tested at 5% significance level.

**Table 1: Test of Normality of Data**

	Shapiro-Wilk		
	Statistic	Df	Sig.
Emotional intelligence	.722	220	.432
Service delivery	.575	220	.114

Table 1 shows Shapiro-Wilk's test of normality of data. This test verifies whether a basic condition necessary for valid results and conclusions, the normality condition, is satisfied for the variables "Emotional intelligence" and "Service delivery". The null hypothesis tested is that data associated with each of these continuous variables are normally distributed. This hypothesis is tested at 5% level of significance. From the table, this test is insignificant for each variable at  $p > .05$ . This implies that data associated with all variables in Table 1 are normally distributed or approximately normally distributed. Thus the normality condition is satisfied at 5% level of significance for "Emotional intelligence" and

“Service delivery”. Another assumption satisfied for all ANOVA tests in this analysis is the homogeneity of variances assumption ( $p > .05$ ).

**Table 2: Descriptive Statistics (Education)**

	N	Mean	Std. Deviation
Formal	88	3.2472	.43197
Informal	66	3.0455	.20869
Balanced	66	4.2955	.53385
<b>Total</b>	<b>220</b>	<b>3.5011</b>	<b>.67120</b>

Table 2 comes with descriptive statistics showing level of emotional intelligence among service providers across the three levels of education. From this table, service providers who had a balanced level of formal and informal education had the highest level of EI ( $M = 4.30$ ,  $SD = 0.53$ ), followed by those with more of formal education ( $M = 3.25$ ,  $SD = 0.43$ ) and those with more of informal education ( $M = 3.05$ ,  $SD = 0.21$ ). Table 3 below indicates if there is a significant difference in these averages.

**Table 3: ANOVA Test (Education)**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	67.360	2	33.680	230.990	.000
Within Groups	31.640	217	.146		
<b>Total</b>	<b>99.000</b>	<b>219</b>			

Table 3 is an ANOVA test that tests the null hypothesis that the level of emotional intelligence is the same across the three levels of education. This test is significant at 5% significant level,  $F(2, 217) = 230.990$ ,  $p = .000$ . This implies that there is a significant difference in the level of emotional intelligence of service providers at the three levels of education. Table 4 shows the Bonferroni Multiple Comparison for this result.

**Table 4: Bonferroni Multiple Comparisons (Education)**

(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Formal	Informal	.20170*	.03388	.001	.1204	.2830
	Balanced	-1.04830*	.03388	.000	-1.1296	-.9670
Informal	Formal	-.20170*	.03388	.001	-.2830	-.1204
	Balanced	-1.25000*	.03622	.000	-1.3369	-1.1631
Balanced	Formal	1.04830*	.03388	.000	.9670	1.1296
	Informal	1.25000*	.03622	.000	1.1631	1.3369
*. The mean difference is significant at the 0.05 level.						

Table 4 is a Bonferroni Multiple Comparison test that indicates the degree of the difference found in Table 3. At 5% significance level, it can be seen that the level of emotional intelligence for service providers with more formal education is significantly different from that of those with more informal education ( $p = .0001$ ) and those with a balanced level of formal and informal education ( $p = .000$ ). It is therefore a higher likelihood that education affects level of emotional intelligence among service providers.

**Table 5: Descriptive Statistics (Language)**

	Language	N	Mean	Std. Deviation
Emotional intelligence	Local	88	3.7500	.83034
	International (English, French etc)	132	3.3352	.47252

Table 5 shows group statistics showing emotional intelligence for service providers of the two language levels. It appears that service providers who used the local languages more often in service delivery had higher EI level ( $M = 3.75$ ,  $SD = 0.83$ ) relative to those who used English language more often ( $M = 3.33$ ,  $SD = 0.47$ ). Table 6 is independent samples  $t$  test for a significant difference between these two averages.

**Table 6: Independent Samples t Statistics (Language)**

	t	df	Sig. (2-tailed)
Emotional intelligence	9.418	218	.000

Table 6 shows independent samples  $t$  test. It tests the null hypothesis that EI is the same for service providers who largely use English and local languages in service delivery. This is tested at 5% significance level. From the table, there is a significant difference in the EI of service providers who used English and local languages,  $t(218) = 9.418$ ,  $p = .000$ . From Table 5, service providers who used local languages had better emotional intelligence. There is therefore a higher tendency that language affects service provider's emotional intelligence.

**Table 7: Descriptive Statistics (Religion)**

	N	Mean	Std. Deviation
Christian	66	3.3712	.48405
Traditional	66	3.2917	.45539
Islam	55	4.0045	.89390
Others	33	3.3409	.47582
<b>Total</b>	<b>220</b>	<b>3.5011</b>	<b>.67120</b>

Table 7 shows descriptive statistics that represent levels of EI for service providers with various religious affiliations. Apparently, service providers of Islamic religion had the highest EI ( $M = 4.00$ ,  $SD = 0.89$ ), followed by Christianity ( $M = 3.37$ ,  $SD = 0.48$ ), other religions ( $M = 3.34$ ,  $SD = 0.48$ ), and Traditional ( $M = 3.29$ ,  $SD = 0.56$ ). Table 8 shows if there is a significant difference in the level of EI of service providers of the four categories of religion.

**Table 8: ANOVA Test (Religion)**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	18.379	3	6.126	16.413	.000
Within Groups	80.621	216	.373		
<b>Total</b>	<b>99.000</b>	<b>219</b>			

Table 8 is an ANOVA test, which tests the null hypothesis that service providers' EI does not differ across the four levels of religion. This test is significant at 5% level of significance,  $F(2, 216) = 16.413$ ,  $p = .000$ . The null hypothesis is therefore not confirmed. Thus emotional intelligence differs across the four levels of religion. Table 9 is an associated Bonferroni Multiple Comparison test.



**Table 9: Bonferroni Multiple Comparisons (Religion)**

(I) Religion	(J) Religion	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Christian	Traditional	.07955	.05267	.788	-.0597	.2188
	Islam	-.63333*	.05524	.000	-.7794	-.4873
	Others	.03030	.06451	1.000	-.1403	.2009
Traditional	Christian	-.07955	.05267	.788	-.2188	.0597
	Islam	-.71288*	.05524	.000	-.8590	-.5668
	Others	-.04924	.06451	1.000	-.2198	.1213
Islam	Christian	.63333*	.05524	.000	.4873	.7794
	Traditional	.71288*	.05524	.000	.5668	.8590
	Others	.66364*	.06663	.000	.4875	.8398
Others	Christian	-.03030	.06451	1.000	-.2009	.1403
	Traditional	.04924	.06451	1.000	-.1213	.2198
	Islam	-.66364*	.06663	.000	-.8398	-.4875
*. The mean difference is significant at the 0.05 level.						

Table 9 shows Bonferroni Multiple Comparison test. At 5% significance level, the level of emotional intelligence of service providers who are Christians is only significantly different from that of Islamic religion ( $p = .000$ ) but not traditional religion ( $p = .788$ ) and other religions ( $p = 1.00$ ). Moreover, those of Islamic religion is significantly different from those in all the other religions ( $p = .000$ ). It is therefore more likely that religion affects level of emotional intelligence among service providers, with Islamic service providers having the highest level of EI.

**Table 10: Descriptive Statistics (Tribe)**

	N	Mean	Std. Deviation
Akan	66	3.8295	.69032
Ewe	88	3.0312	.17424
Hausa/Muslim	33	3.5985	.49207
Others	33	4.0022	.81961
<b>Total</b>	<b>220</b>	<b>3.5011</b>	<b>.67120</b>

Table 10 shows descriptive statistics that indicate the level of emotional intelligence of service providers across the four levels of tribal affiliation. From the table, service providers in the combination of other tribes had higher level of EI ( $M = 4.00$ ,  $SD = 0.82$ ), followed by Akan service providers ( $M = 3.83$ ,  $SD = 0.69$ ), Hausa/Muslim ( $M = 3.60$ ,  $SD = 0.49$ ) and Ewe ( $M = 3.03$ ,  $SD = .17$ ). Table 11 is an ANOVA test for a significant difference in these averages.

**Table 11: ANOVA Test (Tribe)**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	38.212	3	12.737	45.260	.000
Within Groups	60.788	216	.281		
Total	99.000	219			

Table 11 is an ANOVA test. The null hypothesis is that there is no difference in the level of emotional intelligence of service providers across the four levels of tribal affiliation. At 5% significance level, this test is significant,  $F(3, 216) = 45.260$ ,  $p = .000$ . Thus emotional intelligence significantly differs across the four levels of tribal affiliation. Table 12 is a Bonferroni Multiple Comparison test for this finding.

**Table 12: Bonferroni Multiple Comparisons (Tribe)**

(I) Tribe	(J) Tribe	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Akan	Ewe	.81818*	.08638	.000	.5882	1.0482
	Hausa/Muslim	.12121	.11310	1.000	-.1800	.4224
	Others	-.18182	.11310	.656	-.4830	.1193
Ewe	Akan	-.81818*	.08638	.000	-1.0482	-.5882
	Hausa/Muslim	-.69697*	.10829	.000	-.9853	-.4086
	Others	-1.00000*	.10829	.000	-1.2883	-.7117
Hausa/Muslim	Akan	-.12121	.11310	1.000	-.4224	.1800
	Ewe	.69697*	.10829	.000	.4086	.9853
	Others	-.30303	.13060	.128	-.6508	.0447
Others	Akan	.18182	.11310	.656	-.1193	.4830
	Ewe	1.00000*	.10829	.000	.7117	1.2883
	Hausa/Muslim	.30303	.13060	.128	-.0447	.6508
*. The mean difference is significant at the 0.05 level.						

Table 12 shows Bonferroni Multiple Comparison test associated with finding in Table 11. At 5% significance level, emotional intelligence is significantly different between Akan and Ewe service providers ( $p = .000$ ), but not Hausa/Muslim ( $p = 1.00$ ) and other tribes ( $p = .656$ ). Ewe service providers significantly had a lower emotional intelligence relative to all other tribes ( $p = .000$ ). Hausa/Muslim service providers had a significantly different emotional intelligence relative to Ewe service providers ( $p = .000$ ) but not the service providers of Akan ( $p = 1.00$ ) and other tribes ( $p = .128$ ). There is ample evidence that emotional intelligence level differs across the four levels of tribal affiliation. It is consequently likely that tribal affiliation affects emotional intelligence level among service providers.

**Table 13: Descriptive Statistics (Age)**

	N	Mean	Std. Deviation
16-25	77	3.1396	.34715
26-35	88	4.0653	.65697
36+	55	3.1045	.30666
<b>Total</b>	<b>220</b>	<b>3.5011</b>	<b>.67120</b>

Table 13 shows descriptive statistics that indicate the level of emotional intelligence of service providers of the three levels of age. It shows that service providers between the ages of 26 to 35 have the highest level of emotional intelligence ( $M = 4.07$ ,  $SD = 0.66$ ), followed by those between the ages of 26 and 25 ( $M = 3.14$ ,  $SD = 0.35$ ) and those above 35 years ( $M = 3.10$ ,  $SD = 0.31$ ). Table 14 comes with this finding's ANOVA test.

**Table 14: ANOVA Test (Age)**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	57.692	2	28.846	151.534	.000
Within Groups	41.308	217	.190		
<b>Total</b>	<b>99.000</b>	<b>219</b>			

Table 14 is ANOVA test that tests the null hypothesis that level of emotional intelligence is the same for service providers across the three levels of age. At 5% significant level, this test is significant,  $F(2, 217) = 151.534$ ,  $p = .000$ . That is, the level of emotional intelligence of service providers differs across the three levels of age. Table 15 shows the Bonferroni Multiple Comparisons test for this outcome.

**Table 15: Bonferroni Multiple Comparisons (Age)**

(I) Parenting Status	(J) Parenting Status	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
16-25	26-35	-.99513*	.06808	.000	-1.1594	-.8309
	36 <sup>+</sup>	.11169	.07703	.446	-.0742	.2975
26-35	16-25	.99513*	.06808	.000	.8309	1.1594
	36 <sup>+</sup>	1.10682*	.07500	.000	.9259	1.2878
36 <sup>+</sup>	16-25	-.11169	.07703	.446	-.2975	.0742
	26-35	-1.10682*	.07500	.000	-1.2878	-.9259
*. The mean difference is significant at the 0.05 level.						

Table 15 is a Bonferroni Multiple Comparison test associated with Table 14. At 5% significance level, the level of emotional intelligence among service providers with age range 16-25 is significantly different from that of service providers of age range 26-35 ( $p = .000$ ), but not significantly different from that of 36<sup>+</sup> ( $p = .446$ ). This shows that service providers with age range of 26-35 years have the highest level of emotional intelligence.

**Table 16: Descriptive Statistics (Financial status)**

	N	Mean	Std. Deviation
Low	77	4.1104	.67106
Average	77	3.1461	.35379
High	66	3.2045	.40414
<b>Total</b>	<b>220</b>	<b>3.5011</b>	<b>.67120</b>

Table 16 shows the level of emotional intelligence of service providers across the three levels of financial status of parents. From the table, service providers whose parents had average financial status had the least level of emotional intelligence ( $M = 3.15$ ,  $SD = 0.35$ ); followed by service providers whose parents had high financial status ( $M = 3.20$ ,  $SD = 0.40$ ) and service providers whose parents had low financial status ( $M = 4.11$ ,  $SD = 0.67$ ). Table 17 is an ANOVA test associated with this result.

**Table 17: ANOVA Test (Financial Status)**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	48.957	2	24.478	106.144	.000
Within Groups	50.043	217	.231		
<b>Total</b>	<b>99.000</b>	<b>219</b>			

Table 17 is an ANOVA test relating to Table 16. The null hypothesis is that level of emotional intelligence is the same for service providers of the three levels of parents' financial status. At 5% significance level, this test is significant,  $F(2, 217) = 106.144$ ,  $p = .000$ . The null hypothesis is therefore rejected. Thus level of emotional intelligence differs across the three levels of parents' financial status. Table 18 shows Bonferroni Multiple Comparison test associated with this.

**Table 18: Bonferroni Multiple Comparisons (Financial Status)**

(I) Income Status of Parents	(J) Income Status of Parents	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Low	Average	.96429*	.04033	.000	.8676	1.0610
	High	.90584*	.04197	.000	.8052	1.0065
Average	Low	-.96429*	.04033	.000	-1.0610	-.8676
	High	-.05844	.04197	.492	-.1591	.0422
High	Low	-.90584*	.04197	.000	-1.0065	-.8052
	Average	.05844	.04197	.492	-.0422	.1591
*. The mean difference is significant at the 0.05 level.						

Table 18 is the Bonferroni Multiple Comparison test that indicates the extent of the difference found in Table 17. At 5% significance level, the level of emotional intelligence of service providers of parents with low financial status is significantly different from that of service providers of parents with average ( $p = .000$ ) and high ( $p = .000$ ) financial statuses. There is no significant difference in the level of emotional intelligence of service providers of parents with average and high financial statuses ( $p = .492$ ). There is therefore a higher likelihood that financial status of parents affect level of emotional intelligence of service providers.

**Table 19: Descriptive Statistics (Temperaments)**

	N	Mean	Std. Deviation
Sanguine	49	3.7901	.80974
Choleric	38	3.0111	.02211
Melancholic	55	3.1545	.36230
Phlegmatic	78	3.8544	.64073
<b>Total</b>	<b>220</b>	<b>3.5011</b>	<b>.67120</b>

Table 19 comes with descriptive statistics that represent the level of emotional intelligence of service providers across the four levels of temperament. From the table, service providers who were phlegmatic had the highest EI level ( $M = 3.85$ ,  $SD = 0.64$ ), followed by service providers who were sanguine ( $M = 3.79$ ,  $SD = 0.81$ ), melancholic ( $M = 3.15$ ,  $SD = 0.36$ ) and choleric ( $M = 3.01$ ,  $SD = 0.02$ ). Table 20 is an ANOVA test for a difference among the averages.

**Table 20: ANOVA Test (Temperaments)**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	24.009	3	8.003	23.052	.000
Within Groups	74.991	216	.347		
<b>Total</b>	<b>99.000</b>	<b>219</b>			

Table 20 is an ANOVA test that tests the null hypothesis that service providers of the four levels of temperament have the same level of emotional intelligence. At 5% significance level, this test is significant,  $F(3, 23.052) = p = .000$ . Thus level of emotional intelligence of service providers differs across the four levels of temperament. Table 21 shows the Bonferroni Multiple Comparison test for this finding.

**Table 21: Bonferroni Multiple Comparisons (Temperaments)**

(I) Temperament	(J) Temperament	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Sanguine	Choleric	.67347*	.12736	.000	.3343	1.0126
	Melancholic	.45529*	.11575	.001	.1471	.7635
	Phlegmatic	-.15986	.10741	.829	-.4459	.1261
Choleric	Sanguine	-.67347*	.12736	.000	-1.0126	-.3343
	Melancholic	-.21818	.12429	.484	-.5491	.1128
	Phlegmatic	-.83333*	.11656	.000	-1.1437	-.5229
Melancholic	Sanguine	-.45529*	.11575	.001	-.7635	-.1471
	Choleric	.21818	.12429	.484	-.1128	.5491
	Phlegmatic	-.61515*	.10375	.000	-.8914	-.3389
Phlegmatic	Sanguine	.15986	.10741	.829	-.1261	.4459
	Choleric	.83333*	.11656	.000	.5229	1.1437
	Melancholic	.61515*	.10375	.000	.3389	.8914
*. The mean difference is significant at the 0.05 level.						

Table 21 is a Bonferroni Multiple Comparison. At 5% significance level, the level of emotional intelligent of service providers significantly differ for sanguine and choleric ( $p = .000$ ) and sanguine and melancholic ( $p = .001$ ), but not sanguine and phlegmatic ( $p = .829$ ) and choleric and melancholic ( $p = .484$ ). Thus service providers who are phlegmatic and sanguine have nearly the same level of emotional intelligence, likewise those who are choleric and melancholic. There is a greater probability that temperament affects service delivery in banking.

**Table 22**

	Gender	N	Mean	Std. Deviation
Emotional intelligence	Male	110	3.4477	.49783
	Female	110	3.5545	.80529

Table 22 shows group descriptive statistics showing level of emotional intelligence between male and female service providers. It can be seen that female service providers had a higher level of emotional intelligence ( $M = 3.55$ ,  $SD = 0.81$ ) relative to males ( $M = 3.45$ ,  $SD = 0.50$ ). Table 23 shows whether these averages are significantly different from each other.

**Table 23: Independent Samples t Statistics (Gender)**

	t	df	Sig. (2-Tailed)
Emotional intelligence	-2.367	218	.018

Table 23 shows two independent samples  $t$  test for a difference between male and female service providers in terms of emotional intelligence. At 5% significance level, male and female service providers have a significantly different level of emotional intelligence,  $t(218) = -2.367$ ,  $p = .018$ . Thus female service providers have a significantly higher level of emotional intelligence.

**Table 24: Relationship of EI to Variables of Personality and Culture**

Variable	N	R	Sig.
Education	220	0.636	.000
Language	220	-0.304	.000

Table 24: Contd.,			
Religion	220	0.198	.003
Tribe	220	0.124	.067
Age	220	0.018	.795
Income status	220	-0.611	.000
Gender	220	0.163	.016
Temperament	220	0.163	.015

Results in Table 24 indicate that education ( $p = .000$ ), language ( $p = .000$ ), religion ( $p = .003$ ), income status ( $p = .000$ ), gender ( $p = .016$ ) and temperament ( $p = .015$ ) affect service providers' emotional intelligence. However, there is no significant relationship between service providers' EI and tribe ( $p = .067$ ) and age ( $p = .795$ ). However, "language" ( $r = -0.304$ ) and "income status" ( $r = 0.611$ ) make negative effects on service providers' EI. With reference to Table 5, EI is reduced among service providers when they employed foreign languages in service delivery. Similarly, enhanced financial status reduced EI among service providers in the banking sector (Please refer to Table 7).

**Table 25: Partial Correlations for Service Delivery and Emotional Intelligence**

Variable Pair	N	Covariate	Original r	Controlled r	Change in r
Service delivery*Emotional intelligence	220	Education	.685	.556	.129
	220	Language	.685	.677	.008
	220	Religion	.685	.694	-.009
	220	Tribe	.685	.690	-.005
	220	Age	.685	.694	-.009
	220	Income status	.685	.635	.050
	220	Gender	.685	.784	-.099
	220	Temperament	.685	.681	.004

Table 25 shows partial correlations for service delivery and emotional intelligence, with each of education, language, religion, tribe, age, financial status, gender and temperaments serving as covariate. The relationship between service delivery and emotional intelligence is positively strong ( $r = 0.685$ ,  $p < .05$ ). It can be seen that this relationship is promoted by education ( $r = 0.556$ ), language ( $r = .677$ ), income status ( $r = .635$ ) and temperament ( $r = 0.681$ ). The relationship between service delivery and emotional intelligence, on the other hand, is impeded by religion ( $r = .694$ ), tribe ( $r = .690$ ), age ( $r = .694$ ) and gender ( $r = .784$ ). Invariably, each of education, language, income status and temperaments has a positive effect on the relationship between service delivery and emotional intelligence, whereas religion, tribe, age and gender make a negative effect on the relationship between service delivery and emotional intelligence.

## DISCUSSIONS

Apart from tribe and age, education, language, religion, income status, gender and temperament are significantly related to EI. However, language and income status make negative effects on service providers' EI. That is, EI is reduced among service providers when they employ foreign languages in service delivery, likewise when income status is enhanced among service providers. The finding that tribe does not influence emotional intelligence opposes the theoretical argument of Stough et al. (2009) and Sjoberg & Lottorin (2003). Thus these authors argued that tribe affects EI. Age was also found to relate to EI (Platsidou, 2013; Fernandez-Berrocal et al. 2012). However, this study's course of findings indicates otherwise. In terms of tribe, the difference may be due to marital and other forms of social interrelationships among

Ghanaian ethnic group that might have led to sharing of experiences and culture.

The application of local languages in service delivery enhanced service providers' EI whereas service providers with low income had higher level of EI. This finding is respectively supported by (Rouhani, 2008) and (Stough et al. 2009; Sjoberg & Lottorin, 2003). In Ghana, a majority of the population are fluent in the country's local languages. As a result, customers of banks, except foreigners, are likely to feel more comfortable when attended to and served by employees of banks in local languages. With regard to income status, the argument of (Stough et al. 2009; Sjoberg & Lottorin, 2003) that employees with higher income status exhibit lower level EI is confirmed and supported in this study. It suggests that employees with high financial capability are less able to understand and react positively to customers' emotions.

With respect to education, service providers with balanced formal (special qualifications related to banking acquired through organized and structured learning) and informal (in-house trainings in forms like coaching, mentorship and role play) education had the highest level of emotional intelligence. This means that those employees with only formal education possess lower level of EI, likewise those with only informal education. This is supported by Nwadinigwe & Azuka-Obieke (2012). It is therefore evident and confirmed that service providers with a balanced level of formal and informal education have higher level of EI. Also, service providers of sanguine and phlegmatic character also demonstrated high level of emotional intelligence. This finding is a confirmation of that of Genova-Latham, 2010. It implies that employees with aggressive and ambitious characters have lower level of emotional intelligence.

Each of education, language, religion, tribe, age, income status, gender and temperaments affects the relationship between service delivery and emotional intelligence, as found in the study of Platsidou (2013) and Fernandez-Berrocal et al. (2012). Yet, the effect of religion, tribe, age and gender on this relationship is adverse. This means that religion, tribe, age and gender do not empower emotional intelligence in its relationship with service delivery; but education, language, income status and temperament do. The negative relationships of EI and language, and EI and income status suggest that using foreign languages in service delivery impedes emotional intelligence and its effect on service deliver, likewise using service providers of high income or financial status; otherwise these to variables would make positive effects on EI and its relationship with service delivery.

## **CONCLUSIONS AND RECOMMENDATIONS**

With the exception of tribe and age, education, language, religion, income status, gender and temperament are significantly related to EI. However, language and income status make negative effects on service providers' EI. That is, EI is reduced among service providers when they employ foreign languages in service delivery, likewise when income status is enhanced among service providers. Invariably, the application of local languages in service delivery enhanced service providers' EI whereas service providers with low income had higher level of EI. In terms of education, service providers with balanced formal and informal education have the highest level of emotional intelligence. Service providers of sanguine and phlegmatic character also have higher level of emotional intelligence.

Each of education, language, religion, tribe, age, income status, gender and temperaments affects the relationship between service delivery and emotional intelligence. Yet, the effect of religion, tribe, age and gender on this relationship is adverse. The negative relationships of EI and language, and EI and income status suggest that using foreign languages in service delivery impedes emotional intelligence and its effect on service deliver, likewise using service providers of high income or financial status; otherwise these to variables would make positive effects on EI and its relationship with service delivery.

In their effort to enhance service delivery, banks are encouraged to give utmost consideration to language, education (from the viewpoint of the level of formal and informal education), financial status and temperament in employing and training employees. As revealed by findings of this study, banks could enhance their opportunities to meet service delivery expectations when they employ and train employees to blend local and foreign languages in service delivery appropriately. Thus all employees should be able to appropriately use local and foreign languages in service delivery when need be. Banks may need to pay attention to the service delivery styles of employees with high financial backgrounds, especially those whose financial statuses are independent of numeration in the bank. Banks may also consider those with balanced level of formal and informal education for employment. Training can be used to equip employees with insufficient formal education, but banks may not be able to effectively educate their employees informally. As a result, banks could give priority to those who show informal education maturity during recruitment. Appropriate scales and methods may be used to identify temperaments of potential employees by banks, and preference may be given to candidates with phlegmatic and sanguine characters. For these recommendations to have a higher weight of usefulness in the banking sector of Ghana however, it is suggested that this study is carried out with a higher sample size that reflects branches of banks in the 10 regions of Ghana. In their work, kernbach and Schutte(2005) suggested that future research should examine what impact systematic EI trainings of employees could have on the levels applied in service delivery. The findings of this work, regarding the element of education, provide prove to the above that continuous trainings over time will improve service provider's emotional intelligence level.

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